

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Erin Hannon
Debtor

Case No. 15-01992-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 53

Date Rcvd: Aug 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2020.

db +Erin Hannon, 705 Blueberry Drive, Duryea, PA 18642-1132
cr Hyundai Motor Finance, Administrator For Hyundai L, PO Box 20809,
Fountain Valley, CA 92728-0809
mdmmp John H. Doran, Esq, 69 PUBLIC SQUARE, STE. 700, WILKES-BARRE, PA 18701
4643729 ARS Services, PO Box 469100, Escondido, CA 92046-9100
4672090 +Attorney Joseph I Foley, McCabe Weisberg & Conway, 123 South Broad Street, Suite 1400,
Philadelphia PA 19109-1060
4643731 +Central Loan Administration & Repository, PO Box 77404, Ewing NJ 08628-6404
4648793 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
4692555 +FIRST NATIONAL COMMUNITY BANK, 102 EAST DRINKER STREET, DUNORE, PA 18512-2491
4643735 +First National Community Bank, 102 E Drinker Street, Dunmore PA 18512-2491
4643736 +GE Capital, PO Box 2121, Warren MI 48090-2121
4643737 +GE Capital/ Sams Club, PO Box 2121, Warren MI 48090-2121
4914962 +GNMA- Lakeview, P.O. Box 1288, Buffalo, NY 14240-1288
4914963 +GNMA- Lakeview, P.O. Box 1288, Buffalo, NY 14240, GNMA- Lakeview, P.O. Box 1288,
Buffalo, NY 14240-1288
5124761 +GNMA-Lakeview, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, PA 18976-3403
4693167 Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
4672089 +Lakeview Loan Servicing, 425 Phillips Blvd, Trenton NJ 08618-1430
4692203 +Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard,
Ewing, NJ 08618-1430
4643743 NCI, PO Box 26314, Lehigh Valley PA 18002-6314
4659425 Wells Fargo Home Mortgage, PO Box 10035, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: WFNNB.COM Aug 19 2020 23:38:00 Comenity Capital Bank, C/O Weinstein & Riley P.S.,
2001 Western Ave Ste 400, Seattle, WA 98121-3132
cr EDI: WFFC.COM Aug 19 2020 23:38:00 Wells Fargo Bank, N.A., 1 Home Campus, X2303-01A,
Des Moines, IA 50328-0001
4646780 EDI: AIS.COM Aug 19 2020 23:38:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4687556 +EDI: WFNNB.COM Aug 19 2020 23:38:00 COMENITY CAPITAL BANK/PAYPAL CREDIT,
C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4692992 EDI: BL-BECKET.COM Aug 19 2020 23:38:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4659427 +E-mail/Text: clientservices@credit-control.com Aug 19 2020 19:50:03
Central Loan Administration, Reporting (Cenlar), 425 Phillips Blvd,
Trenton NJ 08618-1430
4659424 +EDI: CITICORP.COM Aug 19 2020 23:38:00 Citibank, PO Box 6125,
Sioux Falls, SD 57117-6125
4694711 +E-mail/Text: electronicbkydocs@nelnet.net Aug 19 2020 19:50:04 Department of Education/,
NELNET, 3015 Parker Road, Aurora CO 80014-2904
4694713 +E-mail/Text: electronicbkydocs@nelnet.net Aug 19 2020 19:50:04
Department of EducationNELNET, 3015 Parker Road, Aurora, CO 80014-2904
4643733 EDI: WFNNB.COM Aug 19 2020 23:38:00 Dress Barn, PO Box 659704,
San Antonio TX 78265-9704
4643734 E-mail/Text: bknotice@ercbpo.com Aug 19 2020 19:50:04 Enhanced Recovery, PO Box 23870,
Jacksonville FL 32241-3870
4643738 EDI: HY11.COM Aug 19 2020 23:38:00 Hyundai Finance, PO Box 20835, Fountain Valley CA,
92728-0835
4682906 +EDI: HY11.COM Aug 19 2020 23:38:00 Hyundai Lease Titling Trust, PO Box 20809,
Fountain Valley, CA 92728-0809
4857789 +EDI: HY11.COM Aug 19 2020 23:38:00 Hyundai Motor Finance, PO Box 20809,
Fountain Valley, CA 92728-0809
4643732 EDI: JPMORGANCHASE Aug 19 2020 23:38:00 Chase, PO Box 15298, Wilmington DE 19850
4643739 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 19 2020 19:49:41 Kohls,
PO Box 2983, Milwaukee WI 53201-2983
4920531 +E-mail/Text: camanagement@mtb.com Aug 19 2020 19:49:48 Lakeview Loan Servicing, LLC,
c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
4643740 +EDI: TSYS2.COM Aug 19 2020 23:38:00 Macys, PO Box 8218, Mason OH 45040-8218
4643741 +EDI: MID8.COM Aug 19 2020 23:38:00 Midland Credit Management, Inc., 8875 Aero Drive,
Suite 200, San Diego, CA 92123-2255
4643742 +EDI: MID8.COM Aug 19 2020 23:38:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
4694710 +EDI: NAVIENTFKASMSERV.COM Aug 19 2020 23:38:00 Navient, PO Box 9655,
Wilkes Barre PA 18773-9655
4707334 EDI: NAVIENTFKASMSERV.COM Aug 19 2020 23:38:00 Navient Solutions Inc., Po Box9640,
Wilkes-Barre, PA 18773-9640
4643744 EDI: RMSC.COM Aug 19 2020 23:38:00 Old Navy, PO Box 530942, Atlanta GA 30353-0942
4643745 EDI: RMSC.COM Aug 19 2020 23:38:00 Paypal, PO Box 105658, Atlanta GA 30348-5658
4668741 EDI: Q3G.COM Aug 19 2020 23:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

Signature: /s/Joseph Speetjens

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

William Edward Miller on behalf of Creditor GNMA-Lakeview wmiller@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 16

Information to identify the case:

Debtor 1	<u>Erin Hannon</u>	Social Security number or ITIN	xxx-xx-9650
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-01992-RNO			

Order of Discharge

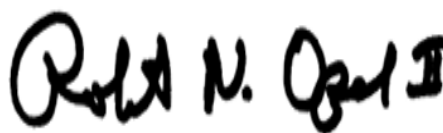
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Erin Hannon
aka Erin McAndrew

By the
court:

8/19/20



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.